



















Write down on your  
vocabulary

- 1  **cut back**  қысқарту // сокращать
- 2  **expenses**  шығындар // расходы, затраты
- 3  **income**  кіріс // доход
- 4  **keep track of**  бірнәрсенің барысын қадағалау // следить за чем-либо
- 5  **long-term goal**  ұзақмерзімді мақсат // долгосрочная цель
- 6  **manage money**  қаражатты басқару // управлять деньгами
- 7  **pocket money**  қалта ақшасы // карманные деньги
- 8  **reduce**  төмендету, түсіру // уменьшить, снизить
- 9  **savings**  сақтау // сбережения
- 10  **set a budget**  бюджетті белгілеу // установить бюджет
- 11  **tip**  кеңес // совет



Check these words



# Penny Wise

For many young people, **managing money** is not as easy as it may seem. Here are a few **tips** to help you get the most out of your money.

## Set your budget

It is very important to **set a budget**. Make a note of your weekly and monthly **expenses**. It can be quite surprising how the money you spend on little things, like sweets or drinks, can add up. Organise your expenses into categories, such as food and drinks, clothes, transport, mobile phone costs or entertainment. Then, make a note of all **pocket money** or money from a part-time job that you get. Decide how much you can afford to spend for each category and see if there is anywhere you can **cut back**.

## Save up!

Good money management is essential. Spend 80% of your money on your day-to-day expenses. Then, save 10% of your money for unexpected expenses,







Check these words




Write the answers to the questions

**2** Read the text again and answer the questions. 

1 How can you set a budget? 

2 Why is it important to set a budget? 

3 Why should we save money? 

4 Do you agree with the author's advice? Why/Why not?

